

In re:
Carlos R. Jimenez
Ruby Delgado
Debtors

Case No. 18-14404-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

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Date Rcvd: Oct 20, 2023

Form ID: 3180W

Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2023:

Recip ID	Recipient Name and Address
db/jdb	Carlos R. Jimenez, Ruby Delgado, 711 Hay Road, Temple, PA 19560-1832
14159625	+ FIRST COMMONWEALTH FCU, 450 Union Blvd, Allentown, PA 18109-3283
14159635	++ RIVERFRONT FCU, 2609 KEISER BLVD, WYOMISSING PA 19610-3338 address filed with court., RIVERFRONT FCU, 430 S 4TH ST, READING, PA 19602-2630

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Oct 21 2023 00:47:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 21 2023 00:48:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14773766	+ Email/Text: BK@servicingdivision.com	Oct 21 2023 00:47:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034-7210
14180389	+ EDI: BANKAMER2.COM	Oct 21 2023 04:40:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14173173	EDI: CAPITALONE.COM	Oct 21 2023 04:39:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14189320	+ EDI: AIS.COM	Oct 21 2023 04:40:00	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14175019	EDI: JPMORGANCHASE	Oct 21 2023 04:39:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
14179380	Email/PDF: resurgentbknotifications@resurgent.com	Oct 21 2023 00:54:02	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services., LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14179381	Email/PDF: resurgentbknotifications@resurgent.com	Oct 21 2023 00:54:02	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14182362	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 21 2023 00:48:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14173718	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 21 2023 00:48:00	Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036
14181561	EDI: PRA.COM	Oct 21 2023 04:40:00	Portfolio Recovery Associates, LLC, POB 41067,

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14170397	EDI: Q3G.COM		Norfolk VA 23541
		Oct 21 2023 04:40:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14169593	+ Email/Text: electronicbkydocs@nelnet.net		
		Oct 21 2023 00:48:00	US Department of Education c/o Nelnnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
14167978	EDI: WFFC2		
		Oct 21 2023 04:40:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14194327	Email/PDF: bncnotices@becket-lee.com		
		Oct 21 2023 00:54:17	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14341210	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2023 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor The Money Source Inc. bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor The Money Source Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor THE MONEY SOURCE INC. bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
CHRISTOPHER M. MCMONAGLE	on behalf of Creditor The Money Source Inc. christopher.mcmonagle@bbs-law.com, bkecf@sterneisenberg.com
EDEN R. BUCHER	on behalf of Creditor Riverfront Federal Credit Union ebucher@barley.com cbrelje@barley.com;jrachor@barley.com
SCOTT F. WATERMAN [Chapter 13]	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com

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SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

STEPHEN MCCOY OTTO

on behalf of Plaintiff Ruby Delgado steve@sottolaw.com

jovan@cornerstonelaw.us,daniel@cornerstonelaw.us,CornerstoneLawFirmLLC@jubileebk.net,no_reply@ecf.inforuptcy.com

STEPHEN MCCOY OTTO

on behalf of Plaintiff Carlos R. Jimenez steve@sottolaw.com

jovan@cornerstonelaw.us,daniel@cornerstonelaw.us,CornerstoneLawFirmLLC@jubileebk.net,no_reply@ecf.inforuptcy.com

STEPHEN MCCOY OTTO

on behalf of Debtor Carlos R. Jimenez steve@sottolaw.com

jovan@cornerstonelaw.us,daniel@cornerstonelaw.us,CornerstoneLawFirmLLC@jubileebk.net,no_reply@ecf.inforuptcy.com

STEPHEN MCCOY OTTO

on behalf of Joint Debtor Ruby Delgado steve@sottolaw.com

jovan@cornerstonelaw.us,daniel@cornerstonelaw.us,CornerstoneLawFirmLLC@jubileebk.net,no_reply@ecf.inforuptcy.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 13

Information to identify the case:

Debtor 1

Carlos R. Jimenez

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2931

EIN --

Debtor 2

Ruby Delgado

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9913

EIN --

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: 18-14404-pmm

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Carlos R. Jimenez

Ruby Delgado

10/19/23**By the court:** Patricia M. Mayer
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.